Filed 03/16/22 Entered 03/16/22 16:19:01 Desc Main Case 21-21882-CMB Doc 21 Document Page 1 of 2

Fill in this information to identify your case:										
Debtor 1	John A Biega, Jr.									
	First Name	Middle Name	Last Name							
Debtor 2										
(Spouse if, filing)	First Name	Middle Name	Last Name							
United States Bankruptcy Court for the:		WESTERN DISTRICT (
Case number	21-21882									

Official Form 423

Certification About a Financial Management Course

12/15

If you are an individual, you must take an approved course about personal financial management if:

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and § 1141 (d)(3) does not apply.

In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

		r and your	ieed to lile this it	orm, file it withir	1 60 days aπer the firs	st date set for the n	neetin	ig of creditors unde	r § 341 of the	
								plan requires or be	fore you file a	
				o take the fina	ncial management	course. To have t	he re	quirement waived	, you must file	
Tell	the Court Abo	out the Req	uired Course.							
ıst ch	eck one:									
l co	mpleted an ap	proved cou	ırse in personal	l financial man	nagement:					
Date I took the course		03/14/2022								
Name of approved provider		Summit Financial Education, Inc.								
Certificate Number			17082-PAW-DE-036398151							
						ause the court ha	s gra	nted my		
	Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.								
	Disability.	My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so.								
	Active duty.	I am currently on active military duty in a military combat zone.								
	Residence.	I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs.								
Sig	n Here									
that t	the information	I have provi	ded is true and c	correct.						
		n certificate				Dat	e <u>M</u>	larch 16, 2022		
	kruptockr	kruptcy Code. u filed under chapter on for a discharge ur a cases, the court can with the court and a st check one: I completed an ap Date I took the cou Name of approved Certificate Number I am not required motion for a waive Incapacity. Disability. Active duty. Residence. Sign Here that the information lohn A Biega, Jr.	kruptcy Code. u filed under chapter 11 or 13 an on for a discharge under § 11410 acases, the court can waive then with the court and obtain a complete that the information I have provider. I completed an approved count approved count and obtain a complete and approved count approved count approved provider. I completed an approved provider. Certificate Number. I am not required to complete motion for a waiver of the recomplete approved provider. I have a magnity. I have a magnity. Active duty. I am curre. Residence. I live in a complete instruction. Sign Here.	kruptcy Code. u filed under chapter 11 or 13 and you need to fil on for a discharge under § 1141(d)(5)(B) or § 132 or a cases, the court can waive the requirement on with the court and obtain a court order. Tell the Court About the Required Course. I completed an approved course in persona Date I took the course Name of approved provider Certificate Number I am not required to complete a course in permotion for a waiver of the requirement base motion for a waiver of the requirement base or a finances. I have a mental illness or a finances. Disability. My physical disability caus phone, or through the inter Active duty. I am currently on active mi Residence. I live in a district in which the instructional courses cannot sign Here that the information I have provided is true and colohn A Biega, Jr.	kruptcy Code. u filed under chapter 11 or 13 and you need to file this form, file on for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bar cases, the court can waive the requirement to take the final n with the court and obtain a court order. Tell the Court About the Required Course. I completed an approved course in personal financial man Date I took the course I completed an approved rovider Certificate Number I am not required to complete a course in personal financial motion for a waiver of the requirement based on (check or finances. I have a mental illness or a mental deficient finances. I have a mental illness or a mental deficient finances. I have a mental illness or a mental deficient finances. I am currently on active military duty in a residence. I live in a district in which the United State instructional courses cannot adequately most of the provided is true and correct. Sign Here That the information I have provided is true and correct.	wrightey Code. u filed under chapter 11 or 13 and you need to file this form, file it before you make the on for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Fed. Fe cases, the court can waive the requirement to take the financial management on with the court and obtain a court order. Tell the Court About the Required Course. Use theck one: I completed an approved course in personal financial management: Date I took the course O3/14/2022 Name of approved provider Summit Financial Education, Inc. 1 am not required to complete a course in personal financial management becomotion for a waiver of the requirement based on (check one): I have a mental illness or a mental deficiency that makes me in finances. I have a mental illness or a mental deficiency that makes me in finances. Active duty. I am currently on active military duty in a military combat zone. Residence. I live in a district in which the United States trustee (or bankrupt instructional courses cannot adequately meet my needs. Sign Here That the information I have provided is true and correct.	wruptcy Code. u filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that on for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c) e cases, the court can waive the requirement to take the financial management course. To have to with the court and obtain a court order. Tell the Court About the Required Course. It completed an approved course in personal financial management: Date I took the course O3/14/2022 Name of approved provider Summit Financial Education, Inc. 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P. 1007(c). cases, the court can waive the requirement to take the financial management course. To have the representation in the court and obtain a court order. Tell the Court About the Required Course. I completed an approved course in personal financial management: Date I took the course O3/14/2022 Name of approved provider Summit Financial Education, Inc. Certificate Number 17082-PAW-DE-036398151 I am not required to complete a course in personal financial management because the court has gramotion for a waiver of the requirement based on (check one): I have a mental illness or a mental deficiency that makes me incapable of realizing or n finances. Disability. My physical disability causes me to be unable to complete a course in personal financial phone, or through the internet, even after I reasonably tried to do so. Active duty. I am currently on active military duty in a military combat zone. I live in a district in which the United States trustee (or bankruptcy administrator) has definistructional courses cannot adequately meet my needs. Sign Here that the information I have provided is true and correct.	u filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or be on for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c). c cases, the court can waive the requirement to take the financial management course. To have the requirement waived, not with the court and obtain a court order. Tell the Court About the Required Course. 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Certificate Number: 17082-PAW-DE-036398151

Bankruptcy Case Number: 22-21882



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 14, 2022, at 4:50 o'clock PM MST, JOHN A BIEGA completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: March 14, 2022 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director